

Table I.D.4.a(2009) Percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution by firm size and selected characteristics: United States, 2009

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	11.4%	54.2%	31.0%	15.1%	9.1%	5.9%	34.8%	7.0%
Industry group **								
Agric., fish., forest.	27.2%	.	.	.	.	.	63.3%	1.6%*
Mining and manufacturing	8.7%	60.4%	28.4%	9.5%*	7.0%*	6.8%	23.1%	7.1%
Construction	32.6%	58.5%	31.4%	27.6%	36.4%	1.4%*	41.6%	23.7%
Utilities and transp.	7.6%	55.1%	34.1%*	10.4%*	5.8%*	5.6%*	35.4%	5.5%*
Wholesale trade	13.2%	56.8%	41.2%	16.3%*	3.7%*	6.2%*	37.9%	7.1%*
Fin. svcs. and real estate	6.9%	43.3%	22.4%*	5.5%*	13.2%*	3.3%*	25.0%	4.7%*
Retail trade	7.3%	54.6%	24.6%	8.2%*	7.9%*	3.0%	27.9%	3.8%
Professional services	11.8%	51.8%	30.5%	12.4%	5.2%	8.9%	34.8%	7.9%
Other services	13.2%	53.8%	30.2%	27.9%	11.6%	3.7%*	40.4%	6.6%
Ownership								
For profit, incorporated	11.5%	54.2%	29.4%	14.6%	9.8%	6.2%	33.2%	7.4%
For profit, unincorporated	12.0%	48.7%	31.9%	11.5%*	9.3%*	4.4%*	35.6%	5.5%
Nonprofit	10.2%	67.7%	45.6%	22.0%	6.6%	5.3%	47.2%	6.2%
Age of firm								
Less than 5 years	21.5%	44.2%	28.6%	9.2%*	17.0%*	7.2%*	34.1%	8.4%*
5-9 years	18.8%	55.7%	23.7%	10.3%*	5.4%*	7.2%*	32.9%	6.6%*
10-19 years	17.5%	53.3%	27.0%	17.2%	6.9%*	4.8%*	37.4%	5.4%
20 or more years	9.9%	56.5%	35.1%	15.6%	9.6%	5.9%	34.2%	7.2%
Multi/single status								
2 or more locations	6.1%	46.1%	13.8%	11.2%	5.8%	5.9%	18.3%	5.9%
1 location only	24.8%	54.2%	32.2%	16.0%	13.7%	6.9%*	36.0%	12.9%
Percent full-time employees								
Less than 25%	23.1%	67.1%	40.1%	30.4%	16.3%*	0.5%*	55.1%	7.2%*
25-49 %	12.0%	63.0%	60.6%	13.1%*	7.3%*	1.1%*	52.8%	3.4%*
50-74 %	8.8%	52.8%	37.7%	18.4%	11.3%*	1.5%*	42.4%	3.2%
75% or more	11.5%	53.4%	29.1%	14.7%	9.0%	6.7%	32.8%	7.6%
Union presence								
No union employees	10.3%	51.8%	28.4%	11.9%	6.2%	2.8%*	32.4%	4.3%
Has union employees	17.0%	80.8%	56.1%	38.5%	24.1%	12.1%	60.4%	14.3%
Unknown	5.3%	65.0%	10.9%*	23.5%*	13.6%*	4.2%*	22.3%*	4.9%*
Percent low wage employees								
50% or more low wage	9.9%	62.4%	34.8%	14.7%	6.0%*	4.9%*	44.9%	5.3%
Less than 50% low wage	11.6%	52.9%	30.7%	15.1%	9.5%	6.1%	33.7%	7.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.4.a(2009) Standard error for percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution by firm size and selected characteristics: United States, 2009

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.67%	1.37%	1.53%	1.90%	1.56%	0.74%	1.20%	0.82%
Industry group **								
Agric., fish., forest.	7.80%	.	.	.	.	.	7.33%	4.84%*
Mining and manufacturing	1.21%	5.37%	5.37%	3.07%*	2.79%*	1.76%	3.93%	1.14%
Construction	2.88%	4.32%	4.54%	4.96%	7.30%	1.74%*	2.83%	4.10%
Utilities and transp.	1.87%	8.69%	11.90%*	8.28%*	4.04%*	2.52%*	7.28%	1.98%*
Wholesale trade	1.92%	5.02%	6.05%	5.58%*	1.36%*	3.38%*	3.79%	2.29%*
Fin. svcs. and real estate	1.37%	5.13%	8.46%*	3.03%*	4.82%*	1.24%*	2.56%	1.45%*
Retail trade	1.06%	5.52%	4.36%	2.59%*	3.29%*	0.79%	3.22%	0.92%
Professional services	0.97%	2.63%	2.54%	2.67%	1.48%	1.85%	1.95%	1.31%
Other services	1.38%	3.26%	4.60%	3.42%	3.46%	1.90%*	1.67%	1.66%
Ownership								
For profit, incorporated	0.78%	1.43%	2.23%	2.28%	1.99%	0.78%	1.28%	0.95%
For profit, unincorporated	1.01%	2.59%	5.80%	3.76%*	3.24%*	1.42%*	3.71%	1.35%
Nonprofit	1.24%	2.21%	5.79%	3.74%	1.87%	1.35%	5.09%	1.04%
Age of firm								
Less than 5 years	3.29%	5.30%	5.67%	6.02%*	6.91%*	3.49%*	3.96%	3.56%*
5-9 years	1.93%	5.50%	4.05%	4.20%*	2.54%*	3.51%*	3.04%	2.58%*
10-19 years	1.49%	2.81%	3.63%	2.35%	2.45%*	1.87%*	2.07%	1.56%
20 or more years	0.82%	2.03%	2.29%	2.33%	1.84%	0.83%	1.33%	0.96%
Multi/single status								
2 or more locations	0.79%	11.92%	3.68%	1.64%	1.39%	0.81%	2.49%	0.79%
1 location only	1.29%	1.35%	1.49%	2.17%	2.70%	3.98%*	1.24%	2.16%
Percent full-time employees								
Less than 25%	3.38%	9.50%	10.68%	7.63%	7.42%*	0.34%*	6.65%	2.50%*
25-49 %	1.43%	7.00%	8.76%	4.36%*	3.83%*	0.58%*	4.49%	1.32%*
50-74 %	1.13%	5.21%	6.14%	3.82%	4.17%*	0.69%*	3.11%	0.89%
75% or more	0.77%	1.71%	1.37%	2.28%	1.61%	0.84%	1.28%	0.93%
Union presence								
No union employees	0.57%	1.57%	1.84%	1.30%	1.14%	0.87%*	1.18%	0.89%
Has union employees	1.69%	7.05%	7.83%	7.77%	6.57%	1.42%	5.95%	1.73%
Unknown	1.49%	14.90%	6.28%*	11.84%*	4.57%*	1.68%*	7.73%*	1.55%*
Percent low wage employees								
50% or more low wage	1.26%	4.46%	5.28%	3.93%	1.84%*	1.77%*	3.14%	1.40%
Less than 50% low wage	0.70%	1.65%	1.44%	1.90%	1.83%	0.76%	1.31%	0.87%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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